

Fill in this information to identify the Fill in this information to identify the case:

Debtor 1 Mark A. Ray

Debtor 2 Sandra A. Ray

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 17-02221 HWV

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: M&T Bank

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 6919

Date of payment change:

Must be at least 21 days after date of this notice

12/01/2022

New total payment:

\$449.31

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$201.87

New escrow payment: \$ 203.71

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor(s) Mark A. Ray, Sandra A. Ray Case number (if known) 17-02221 HWV  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Michael Farrington

Date 11/07/2022

Print: Michael Farrington  
07 Nov 2022, 15:09:54, EST

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000  
Number Street  
Philadelphia, PA 19106  
City State ZIP Code

Contact phone (215) 627-1322 Email bkgroup@kmlawgroup.com